7 PERSONAL FINANCIAL MANAGEMENT

Professional Development & Staff Training

To meet the needs of service members and their families, PFM staff must enhance their skills with continued education and training. Knowledge of personal financial management, basic counseling skills, Navy lifestyle and protocol, fundamentals such as time management and meeting planning, and effective presentation styles is critical.

7.1 TRAINING METHODS

There are several components of an effective staff training plan. Training and professional development for PFM programs should encompass the following:

1. Professional Development Plan: Each staff member should have a written, professional development plan. The plan should:

   • Be committed to the needs of PFM programs and services as well as to the individual staff member's needs.

   • Build on the staff member's previous experience and knowledge.

   • Identify ways to enhance knowledge and performance.

2. Orientation: New staff should be oriented to all of the programs and services provided by the FFSC. Orientation is accomplished by:

   • Reading the desk guide and other relevant training materials. Each FFSC should have a file of readings on each area of service, i.e. deployment, relocation.

   • Meeting with staff from all areas of the FFSC.

- Observation of PFM and other FFSC programs.

- Co-leading PFM programs.

3. Supervision/mentoring: Every staff member should have the opportunity to learn from an experienced colleague. The supervisor/mentor should:

- Have identified knowledge and skills that he/she can share.

- Meet regularly with the individual and/or group to share ideas and experience.

- If a supervisory relationship, not only facilitate learning but also track accountability.

4. Ongoing education: Ongoing education for PFM staff can be both formal and informal:

- In-service training: Provided by the FFSC on relevant topics such as marketing, presentation skills, program development, and Navy lifestyle.

- Formal education: College courses, workshops and seminars are available to enhance one's skills and abilities. Conferences sponsored by FFSCs, PERS and the DoD allow one the opportunity to share information specific to PFM.

- Professional groups and affiliations: There are several professional entities and national associations that can provide education, mentoring and contacts.

7.2 ACCREDITED FINANCIAL COUNSELOR COURSES

The Association for Financial Counseling and Planning Education (AFCPE) is a non-profit professional organization created to promote the education and training of the professional in financial management, and to promote research in personal financial management. AFCPE is comprised of researchers, academics, and financial counselors, educators and planners. AFCPE offers three certification programs through its Institute for Personal Finance (IPF).

Accredited Financial Counselors have certified skills to assist individuals and families in the complex process of financial decision-making including the ability to:

- Educate clients in sound financial principles.

- Assist clients in the process of overcoming their financial indebtedness.

• Help clients identify and modify ineffective money management behaviors.

• Guide clients in developing successful strategies for achieving their financial goals.

• Support clients as they work through their financial challenges.

• Help clients develop new perspectives on the dynamics of money in relation to family, friends, and the individual's self-esteem.

It is highly recommended that all financial educators obtain Accredited Financial Counselor (AFC) certification, including 30 required Continuing Education Units (CEUs) every two years.

See Section 8 Resources for information on contacting AFCPE.

7.3 TIME MANAGEMENT

Time management is really self-management. Time cannot be managed or controlled but a person can learn to plan, delegate, organize, direct and control. To do a job effectively, one must manage time effectively.

• Determine how and when you work best. Do you like to work on many tasks simultaneously or finish one before you begin another? Effectively schedule time to get all tasks completed.

• Prioritize: Complete the most important tasks first. What percentage of time should be spent on counseling, programs, marketing, etc.? Then prioritize by day, week, and month. The most important tasks should be completed first. Set daily goals and objectives. Have a plan or a "to do" list.

   - Cluster tasks: Assemble and do similar tasks together. For example, schedule a certain time to make and return phone calls or e-mail.

   - Control Procrastination: Divide the task into smaller more manageable pieces. Start the most "unpleasant" or most difficult task first. If possible, delegate those tasks that you tend to delay completing.

   - Timesavers: There are many organizational skills that save time. For example, file by priority or use tickler files to remind you when things need to be done. Discard all non-relevant papers. Try using color-coding or other marking systems to organize files and papers.

- Time stealers: There are numerous factors that "steal" time. Among the most difficult to control are drop-in visitors, telephone calls, and the inability to say no. It is up to you to protect your time. Schedule periods when you are not to be disturbed, return phone calls at a particular time (or use e-mail), and practice saying "no".

7.4 Successful Meetings

One of the responsibilities of an FE is to set up, lead and/or attend meetings. No matter what role one has at a meeting, it is important to listen attentively, show interest, and be well prepared. One's comments should be brief, relevant and focused. For more successful meetings utilize the following:

1. Plan:

   - Is there a need for the meeting? Some regularly scheduled meetings are for information sharing only, and could be done by memo. If there are problems to be solved or decisions to be made, then hold a meeting.

   - Prepare an agenda including time limits for each item (seek input from attendees).

   - Arrange for the right people to attend. Only those who are absolutely needed should attend.

   - Start and end on time. Starting at an unusual time (i.e. 9:17) may improve punctuality.

2. Inform:

   - Distribute the agenda in advance. This allows all participants to be prepared.

   - Clearly state the intent of each agenda item. Add detail, not just a bullet.

   - Ensure participants know their role; are they to make a presentation?

3. Prepare:

   - Order agenda items logically.

   - Allocate appropriate time for each item.

   - Organize material to be presented.

4. Structure:

  •   Have a clear purpose for the meeting and stick to it.

  •   Establish ground rules, i.e. no interruptions, no side conversations.

  •   Have someone track the time.

5. Summarize and Record:

  •   Designate and use a recorder.

  •   Document decisions and actions. Make an action plan if appropriate. Assign tasks.

  •   Prepare and distribute meeting minutes.

7.5   EFFECTIVE PRESENTATIONS

To present effective PFM programs it is critical to have in-depth knowledge of personal financial management subjects, including the material and content contained in the PFM Standardized Curriculum. However, it is the skill and ability of the presenter that will determine the success of the presentation. To teach or train effectively, the presenter must be familiar with adult learning concepts, presentation styles, strategies, techniques and aids.

7.5.1 ADULT LEARNING

Learning is the process of gaining knowledge and/or expertise. Adult learning is complex and differs from learning in childhood. The more presenters know about adult learners and their needs, the better they can present and facilitate.

The Adult Learning Model was developed by Dr. Malcolm Knowles and based on the work of numerous educators and psychologists. His ideas on adult learning are known as andragogy. Andragogy is a set of core adult learning principles that apply, to one extent or another, in all adult-learning situations.

The six principles of andragogy are:

1. **The learner's need to know:** Adults need to know why, what and how the information will apply to life. Information must be relevant and meaningful to where they are in their lives.
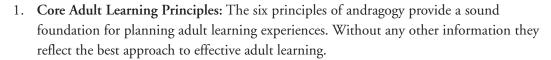
2. **The learner's self-concept:** Adult learners are considered to be autonomous and self-directed. They see themselves as capable and independent. In an educational or training situation, they may revert to childlike behavior and wait to be taught.

3. **The learner's prior experiences:** Previous related experiences could affect the current learning situation both positively and negatively. There will be a wide range of life experiences among the participants and much to share.

4. **Readiness to learn:** Adults are ready to learn when there is a need to know to cope effectively with their real-life situation.

5. **Orientation to learning:** Adults are life-centered in their orientation to learning. The learning may be problem centered or contextual. Adults respond well to materials organized around life situations and the acquisition of coping skills.

6. **Motivation to learn:** Adults are responsive to some external motivators (i.e. promotion, raise). The most potent motivators are related to internal pressures and personal payoff.

To fully grasp these concepts, it is necessary to understand the pedagogical model, designed for teaching children. The andragogical model includes pedagogical concepts that may be used with adults.

1. **The learner's need to know:** Children learn to pass. They do not need to know how it applies to their lives.

2. **The learner's self-concept:** The teacher's concept is that the child is a dependent learner. The learner's self-concept eventually becomes that of a dependent personality.

3. **The learner's prior experiences:** The learner's experience is of little worth. The experience that counts is that of the teacher, textbooks, etc.

4. **Readiness to learn:** Children are ready to learn what the teacher tells them they need to know.

5. **Orientation to learning:** Learning is acquiring subject-matter content. Learning is not necessarily related to real-life situations.

6. **Motivation to learn:** Motivation is external, i.e. good grades, teacher approval.

Andragogy in practice includes:

1. **Core Adult Learning Principles:** The six principles of andragogy provide a sound foundation for planning adult learning experiences. Without any other information they reflect the best approach to effective adult learning.

2. **Individual and Situational Differences:** One must consider the characteristics of the learners, the characteristics of the subject matter and the particular situation. These will affect the use of the adult learning principles.

3. **Goals and Purposes for Learning:** The goals provide a framework for the learning experience. What are the possible motivations for the participants? The principles are implemented differently depending on the goals.

A key to getting adults actively involved in learning is to understand learning style preferences. Individuals have different learning styles/preferential ways of processing information. Each person learns in the following three ways:

1. Visual Learner: Relies on sight to learn new information. Demonstrations and visual aids are effective strategies.

2. Auditory Learner: Learns by listening to information and discussing information. Verbal strategies including lectures, discussions and audio are most effective.

3. Kinesthetic Learner: Learns by doing. Effective strategies include hands-on activities and practice of new skills.

Teaching materials can be adjusted to meet the needs of a variety of learning styles and benefit all students. Even though most adults have a learning style preference, research has demonstrated that more information is retained when a combination of learning styles is used.

The following chart summarizes learning styles and characteristics, and offers learning tips. See Section 7.5.2 Presentation Strategies, for further information.

7.5.1.1 LEARNING STYLES AND CHARACTERISTICS

LEARNING STYLE	CHARACTERISTICS	LEARNING TIPS
Auditory Learners	• Learn best by hearing • "If you hear it, you remember it." • Prefer to get information by listening • Remember what they hear and say • Desire to talk through a concept • Remember by talking aloud and through verbal repetition	• Use discussion • Verbally review material
Visual Learners	• Learn best through seeing • "You have to see it to believe it." • Need to see it written down • Prefer written instructions • Remember and understand through the use of diagrams and charts • Remember by reading things over and taking notes	• Use visuals and graphics • Give written instructions
Kinesthetic or Tactual Learners	• Learn best through touch • "If you can touch it with your hands you will remember it." • Prefer hands-on learning • Learn better when physical activity is involved • Remember and understand through doing something	• Use hands-on activities such as role plays • Allow for frequent, short breaks

Using the adult learning styles, presenters need to focus on:

1. Maintaining participant attention: This can be accomplished by using a variety of styles, methods and materials. Provide frequent response opportunities. Use breaks and physical exercises.

2. Building participant interest: Relating the learning to adult interests, using relevant materials and clearly defining the advantages of mastering the materials, are all methods that will build participant interest.

3. Developing participant involvement: Participant involvement is heightened when the participant contributes and reacts to the presentation. Games, exercises and minor challenges (physical, emotional and intellectual) help to keep the participants involved.

7.5.2 PRESENTATION STRATEGIES

There are a variety of presentation strategies and techniques with which a presenter should be aware and comfortable. Consider the content, the objectives of the presentation, and the audience when determining which strategies and techniques to use. The following chart describes various presentation strategies.

7.5.2.1 CHART OF PRESENTATION STRATEGIES

STRATEGY	DESCRIPTION
Ice-breakers	Short exercises or games used to introduce the topic, or to acquaint and encourage interaction among audience members, or build cohesiveness. If using with a large group, break the group into several smaller ones. **Example:** Using prepared forms, have participants move around the room until they find a person who fits the description shown (i.e. reads Money Magazine, has two children). That person then signs his/her name in the appropriate place.
Lecture	A lecture is useful to disseminate a great deal of material in a short time. It ensures that all members of the audience receive the same information. It is the easiest method to structure as the presenter controls the content, flow and length. Lectures are most often used with large groups as well as to introduce or summarize a group activity. **Example:** An expert from an investment firm is brought in to discuss stocks and bonds.
Lecture-Discussion	This method provides the advantages of a lecture format with the benefits of audience participation. The presenter shares the facts and the audience discusses and interprets the information. The presenter must be adept at covering the necessary material while facilitating discussion and responding to comments and questions. He/she then leads the group in discussing a particular topic. **Example:** Learners listen to a presentation on selling cars and then discuss common sales techniques used by car dealers.

STRATEGY	DESCRIPTION
Small Group Interaction/ Brainstorming	Learners generate ideas without censure from the instructor. The purpose is to encourage creativity and a wider view of possible solutions to a problem. A time limit for brainstorming (e.g., 1 to 5 minutes) is usually set. This gives the audience an opportunity to share information and ideas, contribute to the presentation, and share expertise. **Example:** The instructor asks participants to brainstorm about all the possible expenses associated with owning a car.
Role Plays	Participants have an opportunity, in a supportive environment, to try out a role about which they may be apprehensive. It is learning by doing. Role-plays can be extremely effective in illustrating or demonstrating a point that involves person-to-person communication. This gives members of the audience a chance to participate. **Example:** Participants practice negotiating with a car salesman.
Exercises	Participants complete an exercise that lets them practice new skills. This can be done individually, in small groups or as part of the large group. **Example:** Learners answer a series of questions to determine what kind of car will meet their needs.
Demonstrations	Uses objects or illustrations to depict the main points. The key to an effective demonstration is determining the exact steps that need to be followed in preparing a step-by-step visual presentation. Demonstrations are often used in conjunction with lectures. **Example:** The instructor demonstrates how to ask questions about the contract.

STRATEGY	DESCRIPTION
Scenarios/ Case Study	The presentation of a real-life, relevant situation. The participants are asked to make a decision, solve a problem, or answer a question concerning the situation. Gives the audience an opportunity for analysis and discussion. **Example:** Participants view a financial counseling session and are asked questions about what techniques were used and whether they were effective.
Games/Activities	Used to present or support learning. Games are brief, participative, low-risk, and single-focus. Games support the learning process through repetition, reinforcement and association. **Example:** To demonstrate the importance of non-verbal communication assign a short task which must be completed without anyone speaking.
Guest Speakers	Subject-matter experts are used to present material, give "real world" examples, and answer questions. **Example:** A representative from a consumer affairs agency could talk about how to investigate whether a car dealer is reputable.
Video/Audio Tape	Learners watch videotape or listen to an audiotape pertaining to the subject matter.

7.5.3 PRESENTATION STYLES

Presentation style consists of communication, both verbal and non-verbal, with the audience. Presentation style varies from one presenter to another. There is no correct or even preferable style. However, a good presenter is usually enthusiastic, flexible, able to maintain control, encourage participation, and appear natural.

The overall goal of a presentation is to communicate. The objective of verbal communication is to be easily understood. Consider the following tips for effective verbal communication:

• Keep your voice flexible in pitch, force and rate.

• Vary your rate of speech. Present main ideas and difficult points at a slower pace.

• Minimize annoying fillers such as "uh" and "like". Take a moment to think.

• If necessary use a microphone. (See Section 7.5.6.1.)

The presenter communicates as much to an audience through nonverbal means as through words. The presentation begins before the first word is spoken. For effective non-verbal communication:

• Convey a professional image. Dress should be appropriate for the setting and the audience.

• Keep body language relaxed and appropriate.

• Use gestures. Gestures can be used for emphasis (pointing, making a fist, etc.), to indicate transition (ticking off key points on the fingers), to describe (draw a picture in the air) or to locate (point to person or object.)

• Establish and maintain eye contact with different members of the audience. Make the listeners think you're speaking directly to each one of them. Monitor feedback such as boredom or enthusiasm by looking at the audience.

• Body language varies among cultures. Know your audience.

7.5.4 PRESENTATION TECHNIQUES

There are numerous techniques that can be used to engage the audience and keep them engaged throughout the presentation. The following techniques help captivate the audience:

When using a **lecture** format, try the following to keep the audience engaged.

• Use humor to illustrate a point.

- Poll the audience - ask for a raise of hands in response to a question, etc.

- Try to include the following phrases. They personalize the presentation and involve the audience.

    - Some of you may be feeling…
    - Other couples (singles), families…
    - One thing that's common…
    - It's normal to…
    - It can be hard to talk about…

When using a **discussion** format, the leader must be skilled at asking questions, listening, and controlling the group. To keep the participants involved in the discussion:

- Explain exactly what is expected and why they are doing it.

- Allow everyone the opportunity to participate/comment.

- Ask clear and concise questions. The questions should be challenging but not too difficult.

- Always acknowledge the participant's contribution.

- Ask direct questions if trying to involve a particular individual or solicit specific information.

- Ask the group how they feel or what they think about a particular idea.

- Use open-ended questions (those that cannot be answered in a few words) to facilitate discussion.

- Use closed-ended questions (yes/no, multiple choice, etc.) to solicit and/or reinforce important points and facts.

- Repeat/paraphrase participants' questions.

When utilizing **games, exercises** or any experiential activity remember the following points:

- Explain the objectives.

- Demonstrate the activity if the directions are complicated.

- Divide participants into groups before giving further instructions.

- Inform participants how much time they have.

- Discuss the activity – both before and after.

7.5.5 PRESENTATION SKILLS

When presenting, one must first establish credibility: Presenters need the audience to identify with them, to think that the speaker is very much like them. To do so:

- Explain your credentials: educational background and relevant work experience.

- Share information about your background: When presenting PFM programs one's knowledge and experience with personal financial management is critical. In addition, one's connection to the military demonstrates credibility. A military spouse, onetime military "brat" or former active duty presenter helps the audience to form a bond. If not directly connected to the military, the presenter should explain how he/she knows, i.e., friends or relatives, job experience, experience with financial management. Acknowledge that this is not the same but that you are confident in your ability to understand, empathize and share pertinent information.

- Be well informed. Know what you are talking about.

The opening remarks can make or break a presentation. If the audience's first impression is negative they may immediately stop listening. During the opening remarks:

- Look at the audience and smile.

- Get their attention; generate interest in the presentation.

- Make the purpose of the presentation clear.

- Introduce the main points by previewing the topic.

When giving the body of the presentation:

- Select the main points. Make sure they are appropriate for the audience.

- Choose a pattern for organizing the main points. Content can be organized in the following ways:

    1. Chronological: What happens first, second, etc.

    2. Problem/Solution: A problem is defined, i.e. too many debts, and ideas and methods to solve the problem are then discussed, i.e. ways to reduce debt.

    3. Cause/Effect: PFM programs may also be organized in this way. For example, the inability to pay bills causes stress – the effects of this stress are then enumerated.

- Support the main points: Consider using statistics, expert testimony or "sea stories."

The closing remarks are an opportunity to review and summarize the content. Be sure to:

- State that you are concluding the presentation.

- Restate main ideas.

- Allow for questions only if appropriate and time allows.

- Compliment and thank the audience.

A question and answer session often follows a presentation. Inform the audience early on in the presentation whether there will or will not be time for questions. To ensure an effective question and answer session:

- Limit the time for questions. Don't let the question/answer session go on too long.

- Recognize questions in order. Make and maintain eye contact with the person who asked the question.

- Be sure you understand the question. Ask for clarification.

- Repeat the question before answering.

- Soften the words to hostile questions before repeating.

- Be brief. Avoid conversations.

- Don't answer unless you can. If you don't know, say so. Offer to find out the information or use the audience to answer the question.

- If possible, make yourself available to answer questions after the presentation.

7.5.6 Presentation Aids

7.5.6.1 Microphones

Presentations can be enhanced through the use of a microphone. The effective use of a microphone will enable all participants to clearly hear what is being said.

Microphones can be intimidating to the presenter and distracting to the audience. To avoid this:

- Use the most effective type of microphone available. Clip-on microphones are the best choice, because they allow one to move and gesture naturally. Some clip-on mikes are cordless, and these are the easiest to use. Since some microphones do have cords, practice beforehand. No one wants to trip on stage.

- Determine if the mike is on. If you're wondering if the mike is too loud or not loud enough, ask the audience. A quick check demonstrates care for the comfort of the audience.

- When using a fixed microphone, adjust the mike to just below the level of your mouth. The top of the speaking part should be almost level with your lips. Position yourself six inches away from the mike. If there's a whistle or shriek, you're too close.

- The one thing NOT to do with a microphone: DON'T tap or blow into the mike. Tapping and blowing cannot only damage the mike; it can startle the audience. Instead, talk into the mike in a normal tone and ask, "Can you hear me in the back?"

7.5.6.2 Visual Aids

Visual aids help the audience to remember what has been presented. They are used to support a presentation. Visual aids consist of charts, handouts, slides, PowerPoint, etc. The right visual aid reinforces the main ideas and provides examples. It can also help explain new or difficult information.

Many times it may be difficult or impossible to use visual aids. There may be no electricity or malfunctioning equipment. Do not let the inability to use visual aids affect the presentation. Remember that they can be helpful but are not necessary. Be sure the material can be effectively presented without the use of visual aids.

When designing visual aids keep the following in mind:

*   Keep them simple! One visual should convey one main idea.

*   Don't print anything vertically. It is too difficult to read.

*   Use key words, not complete sentences. Use bullets to emphasize main points.

*   Have no more than six lines of text on any visual.

*   Convey ideas with graphics whenever possible. The idea is to show the big picture at a glance.

*   Don't use too many visuals; they should enhance the presentation, not dominate it.

The following tips are helpful when using audiovisual equipment and aids:

*   Test all equipment and aids in advance.

*   Have the equipment in place and know how to operate it.

*   Turn the equipment on only when you are ready to use it.

*   Make sure you are not standing between your audience and your visuals.

*   Face the audience, not the screen.

*   Know the materials so you are not reading each point.

*   Keep attention focused by pointing at the specific item being discussed.

There are many types of visual aids from flip charts and markers, to sophisticated computer software presentations. Currently, two of those most commonly used by FFSCs are handouts and PowerPoint.

- Handouts: Fliers and brochures are inexpensive to produce and can be prepared in advance. If the information is complicated or the participants may want to take notes, distribute the handouts before the presentation begins. Handouts may also be distributed after the presentation. Participants will then have the materials to refer to later, but still be attentive during the presentation.

- PowerPoint: PowerPoint is a Microsoft software presentation package that can be used to produce presentations, slides, handouts, notes and outlines. PowerPoint can be displayed on a computer screen or projection system. Similar in use to slides or overhead transparencies, PowerPoint is used to add interest and reinforce the main points of the presentation. (PowerPoint slides are included in the PFM Standardized Curriculum. See the Standardized Curriculum CD.)

7.5.7 PRESENTATION CHALLENGES

The most frequent challenges to PFM presentations are difficult audience members. When dealing with difficult audience members such as "arguers", "over-participators" or "tough customers" don't take it personally. Determine what these people want. Most want recognition from the presenter and from the audience; they want to demonstrate their knowledge or vent a gripe. To do this, they often will try to engage you in a one-on-one talk or put you on the spot.

What can you do?

- Don't lose your cool or get caught up in a meaningless argument. Remember that most of the audience is on your side. They want this presentation to go well too; otherwise, they've wasted their time being there.

- Be courteous. Direct attention to a heckler. Try saying, "Some of us didn't hear your comment. Could you stand up please? Tell us who you are and repeat your comment." Stand near by.

- Focus on an argumentative questioner for about five seconds (long enough for the person to feel that he or she got the proper recognition and attention). Try, "You raise some very interesting points. Perhaps we can talk more about them at the break or after the program." Or "We're offering suggestions. You choose the ones that might work for you." Look away.

- Offer a detour to "Know-it-alls": Try, "That's one option." Then get back to your point. If the person is very talkative or "taking over" the presentation, recognize their contribution but ask for input from others.

- For "Talkers": Try, "I'm getting concerned about time." Or "What does the rest of the group think about that?" Look away.

- Maintain eye contact with "Silent Ones". Take a break. Have everyone stand up and stretch or do an activity. Break into small groups to discuss a topic

- Ignore "sleepers" or make a joke of it.

7.5.8 PRESENTATION CHECKLIST

Use the following checklist to be assured of a practically perfect presentation. Consider all of the following aspects of the presenter (you), the audience and the message.

PRACTICALLY PERFECT PRESENTATION CHECKLIST

Presenter Analysis:

❑ Do you have a clear purpose in mind; do you know what you want your listeners to learn, or to be able to do?

❑ Have you organized and rehearsed the beginning and ending of your presentation?

❑ Do you appear calm and prepared?

❑ Are you establishing and maintaining eye contact?

❑ Are you speaking in a direct, friendly, conversational manner?

❑ Are your notes unobtrusive and not distracting?

❑ Are you relaxed and ready to go?

Audience Analysis:

❑ Have you considered what interests your listeners have and how these interests will make them attentive or inattentive?

❑ What is your credibility rating with your audience?

❑ Have you considered whom your listeners are most likely to believe?

Message Analysis:

❑ Are the central ideas of your presentation important, significant and/or interesting to your audience?

❑ Do you have a clear, unified central idea, and is it narrow enough to be done correctly in the time allotted?

❑ Is the intent of your presentation to inform, persuade, or both?

❑ Does the introduction "grab" your audience's attention?

❑ Does your conclusion adequately summarize your presentation?

❑ Can you possibly shorten your presentation? If so, DO IT!

7.6 PROFESSIONAL DEVELOPMENT RESOURCES

There are numerous books, videos and tapes that address public speaking and presentations. The following is a very short list of helpful resources. Check the public library or the business and/or public speaking sections of major bookstores for additional resources.

- Carnegie, Dale. The Quick and Easy Way to Effective Speaking, Simon and Schuster, 1962

- Hindle, Tim. Making Presentations, DK Publishing, 1998

- Knowles, Malcolm, Holton, E. III and Swanson, Richard. The Adult Learner, Gulf Publishing Company, 1998

- Kushner, Malcolm. Public Speaking for Dummies, IDG, 1999

- Leslie, Charles C. and Clarke-Epstein, Chris. The Instant Trainer: Quick Trip on How to Teach Others What You Know, McGraw-Hill, 1997

- Newstrom, John and Scannell, Ed, series of books published by McGraw-Hill.
  Games Trainers Play, 1980
  More Games Trainers Play, 1983
  Still More Games Trainers Play, 1991
  Even More Games Trainers Play, 1994
  The Complete Games Trainers Play, 1995
  The Big Book of Business Games, 1995
  The Big Book of Presentation Games, 1997

- Rozakis, Laurie. The Complete Idiot's Guide to Public Speaking, Alpha Books, 1999

- Silberman, Mel and Auerback, Carol, A Handbook of Techniques, Designs and Games Trainers Play: Case Examples and Tips, Pfeiffer & Co., 1998